

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Joann Tarabocchia
Debtor

Case No. 25-01840-MJC
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5
Date Rcvd: Aug 01, 2025

User: AutoDocke
Form ID: nnew341

Page 1 of 3
Total Noticed: 47

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 03, 2025:

Recip ID	Recipient Name and Address
db	+ Joann Tarabocchia, 847 Underwood Road West, East Stroudsburg, PA 18302-8480
5723502	Ambetter Health Insurance, PO Box 5010, Farmington, MO 63640-5010
5723505	+ Berkheimer Tax Administrator, 50 N. 7th Street, Bangor, PA 18013-1731
5723508	+ Bridgecrest Corporate Office, 7300 E Hampton Ave, Suite 101, Mesa, AZ 85209-3324
5723515	Cleo Ai, Inc, 594 Broadway, New York, NY 10012-3233
5723517	+ Cleo Ai, Inc Corp Office, 1209 Orange Street, Wilmington, DE 19801-1120
5723522	Emer Phys Assoc of PA Pc, Attn: Bankruptcy, 661 Andersen Dr, Ste 110, Pittsburgh, PA 15220-2700
5723521	Emer Phys Assoc of PA Pc, Attn: Bankruptcy Department, PO Box 965060, Orlando, FL 32896-5060
5723501	+ Erik M. Helbing, 109 West Broad Street, Tamaqua, PA 18252-1916
5723526	++ MET ED FIRST ENERGY, 101 CRAWFORD CORNER RD, BLDG 1 SUITE 1-511, HOLMDEL NJ 07733-1976 address filed with court., Met-Ed, 2800 Pottsville Pike, Reading, PA 19605
5723525	+ Met Ed, Box 371433, Pittsburgh, PA 15250-7433
5723527	+ Metro Dermatology, 2175 Lemoine Avenue, 6th Floor, Fort Lee, NJ 07024-6020
5723529	+ Midland Mortgage corporate office, 999 NW Grand Blvd, Suite 100, Oklahoma City, OK 73118-6051
5723533	+ Money Lion Corp Headquarters, 30 West 21st Street, 9th Floor, New York, NY 10010-6957
5723535	+ Monroe Lake HOA, 6237 Lakeshore Drive East, East Stroudsburg, PA 18302-8396
5723534	+ Monroe Lake HOA, 6253 Lake Shore Drive E, East Stroudsburg, PA 18302-8396
5723538	Valley Er Associates PA, Attn: Bankruptcy, PO Box 979, Reisterstown, MD 21136-0979

TOTAL: 17

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Aug 01 2025 18:42:21	Bridgecrest Acceptance Corporation, c/o AIS Portfo, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Aug 01 2025 18:42:10	Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
5723503	^ MEBN	Aug 01 2025 18:38:16	Amerisol, PO Box 979, Reisterstown, MD 21136-0979
5723504	Email/Text: dltlegal@hab-inc.com	Aug 01 2025 18:40:00	Berkheimer, HAB-DLT, PO Box 25153, Lehigh Valley, PA 18002-5153
5723507	Email/Text: rm-bknotices@bridgecrest.com	Aug 01 2025 18:41:00	Bridgecrest, PO Box 29018, Phoenix, AZ 85038-9018
5723506	Email/Text: rm-bknotices@bridgecrest.com	Aug 01 2025 18:41:00	Bridgecrest, PO Box 53087, Phoenix, AZ 85072-3087
5724662	+ Email/PDF: acg.acg.ebn@aisinfo.com	Aug 01 2025 18:42:22	Bridgecrest Acceptance Corporation, AIS Portfolio

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			Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
5727224	+ Email/PDF: acg.acg.ebn@aisinfo.com	Aug 01 2025 18:42:10	Bridgecrest Acceptance Corporation c/o AIS Portfol, 4515 N. Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
5723509	+ Email/PDF: acg.acg.ebn@aisinfo.com	Aug 01 2025 18:42:22	Bridgecrest/Caravana, LLC, 4515 N. Santa Fe Ave Dept APS, Oklahoma City, OK 73118-7901
5723511	+ Email/PDF: acg.coaf.ebn@aisinfo.com	Aug 01 2025 18:42:22	Capital One Auto, PO Box 259407, Plano, TX 75025-9407
5723512	Email/PDF: acg.coaf.ebn@aisinfo.com	Aug 01 2025 18:42:10	Capital One Auto Finance, Attn: Bankruptcy, 7933 Preston Rd, Plano, TX 75024-2302
5724661	+ Email/PDF: acg.acg.ebn@aisinfo.com	Aug 01 2025 18:42:22	Capital One Auto Finance, a division of, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
5723513	Email/Text: bnko@cprecovery.com	Aug 01 2025 18:41:00	Central Portfolio Cont, 10249 Yellow Circle Dr, Ste 200, Minnetonka, MN 55343-9111
5723514	Email/Text: bankruptcy@webbank.com	Aug 01 2025 18:40:00	Cleo Ai, Inc, Attn: Bankruptcy, 215 S State St, Ste 1000, Salt Lake City, UT 84111-2336
5723516	+ Email/Text: compliance@meetcleo.com	Aug 01 2025 18:40:00	Cleo Ai, Inc, 150 W 25th St Rm 403, New York, NY 10001-7460
5723518	Email/Text: bdsupport@creditmanagementcompany.com	Aug 01 2025 18:41:00	Collection Management, 661 Andersen Dr, Pittsburgh, PA 15220-2700
5723519	Email/Text: bankruptcydpt@mcmcg.com	Aug 01 2025 18:41:00	Comenity Capital Bank, Attn: Bankruptcy, PO Box 939069, San Diego, CA 92193-9069
5723520	Email/Text: bankruptcy_notifications@ccsusa.com	Aug 02 2025 08:39:00	Credit Collection Serv, PO Box 607, Norwood, MA 02062-0607
5723523	Email/Text: bankruptcy_notifications@ccsusa.com	Aug 02 2025 08:39:00	Geico Secure Co., Attn: Bankruptcy, 725 Canton St, Norwood, MA 02062-2679
5723524	Email/Text: sbse.cio.bnc.mail@irs.gov	Aug 01 2025 18:40:00	Internal Revenue Service, Bankruptcy Notices, P.O. Box 7346, Philadelphia, PA 19101-7346
5730307	+ Email/Text: BankruptcyEast@firstenergycorp.com	Aug 01 2025 18:40:00	Met-Ed, 101 Crawford's Corner Road, Building 1 Suite 1-511, Holmdel NJ 07733-1976
5727909	+ Email/PDF: ais.midfirst.ebn@aisinfo.com	Aug 01 2025 18:42:01	MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118-6051
5723528	+ Email/Text: bankruptcydpt@mcmcg.com	Aug 01 2025 18:41:00	Midland Credit Managem, 320 E Big Beaver Rd, Troy, MI 48083-1271
5723531	Email/PDF: ais.midfirst.ebn@aisinfo.com	Aug 01 2025 18:42:22	Midland Mtg/Midfirst, PO Box 268959, Oklahoma City, OK 73126-8959
5723530	Email/PDF: ais.midfirst.ebn@aisinfo.com	Aug 01 2025 18:42:22	Midland Mtg/Midfirst, Attn: Customer Service/Bankruptcy, PO Box 26648, Oklahoma City, OK 73126-0648
5723532	^ MEBN	Aug 01 2025 18:38:11	Money Lion, 249 West 17th Street, FL 4, New York, NY 10011-5390
5728122	Email/Text: DL-NJEZPASS-Bankruptcies@conduent.com	Aug 01 2025 18:40:00	New Jersey Turnpike Authority, Ramon de la Cruz, NJ Turnpike Authority, 1 Turnpike Plaza, P.O Box 5042, Woodbridge, NJ 07095
5723536	+ Email/Text: opportunitynotices@gmail.com	Aug 01 2025 18:41:00	Opploans, One Prudential Plaza, 130 E Randolph St Suite 3400, Chicago, IL 60601-6379
5723537	+ Email/Text: opportunitynotices@gmail.com	Aug 01 2025 18:41:00	Opps Loan, PO Box 5040, Fredericksburg, VA 22403-0640
5724031	Email/PDF: OGCRegionIIIBankruptcy@hud.gov	Aug 01 2025 18:42:11	U.S. Department of Housing and Urban Development, 801 Market Street 12th Floor, Philadelphia, PA 19107

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BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5723500	*+	Joann Tarabocchia, 847 Underwood Road West, East Stroudsburg, PA 18302-8480
5723510	##+	Bristol West Insurance, 5990 West Creek Road, Independence, OH 44131-2181

TOTAL: 0 Undeliverable, 1 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 03, 2025 Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 1, 2025 at the address(es) listed below:

Name	Email Address
Erik Mark Helbing	on behalf of Debtor 1 Joann Tarabocchia ehelbing@helbingconsumerlaw.com bk@helbingconsumerlaw.com;bkecf@helbingconsumerlaw.com;helbing.erikb132500@notify.bestcase.com
Jack N Zaharopoulos	ecf_pahu_alt@trustee13.com
Matthew K. Fissel	on behalf of Creditor MIDFIRST BANK bkgroup@kmlawgroup.com wbecf@brockandscott.com
United States Trustee	ustpreion03.ha.ecf@usdoj.gov

TOTAL: 4

UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF PENNSYLVANIA

In re:

Joann Tarabocchia,

Chapter 13

Debtor 1

Case No. 5:25-bk-01840-MJC

Notice

Notice is hereby given that:

The previously scheduled 341 meeting of creditors has been rescheduled to:

Meeting held by Zoom, visit
join.zoom.us, Enter Meeting ID 890
248 6951, Click on Join using passcode
9568534732, or call 1-267-552-4885

For additional meeting information go to
<https://www.justice.gov/ust/moc>

Date: August 25, 2025

Time: 11:00 AM

Address of the Bankruptcy Clerk's Office:

Max Rosenn U.S. Courthouse
197 South Main Street
Wilkes-Barre, PA 18701
(570) 831-2500

For the Court:

Seth F. Eisenberg
Clerk of the Bankruptcy Court:
By: Pamela Radginski, Deputy Clerk

Hours Open: Monday – Friday 9:00 AM – 4:00 PM

Date: August 1, 2025

ntnew341 (09/23)